

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BONETA L BORRERO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-10555 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/19/2015 and confirmed on 8/4/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		100,657.83
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		100,657.83

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,080.00	
Trustee Fee	4,582.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,662.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE	0.00	0.00	0.00	0.00
	Acct: 3550				
	US BANK TRUST NA - TRUSTEE	4,168.08	4,168.08	0.00	4,168.08
	Acct: 3550				
	US BANK TRUST NA - TRUSTEE	0.00	50,413.62	0.00	50,413.62
	Acct: 3550				
	US BANK TRUST NA - TRUSTEE	0.00	0.00	0.00	0.00
	Acct: 3550				
	CHAUTAUQUA COUNTY (RE TAX)	4,789.21	4,789.21	1,981.94	6,771.15
	Acct: 0128				
	CHAUTAUQUA COUNTY (RE TAX)	8,630.39	8,630.39	3,571.54	12,201.93
	Acct: 8112				
					73,554.78
Priority					
	DANIEL P FOSTER ESQ**	1,000.00	1,000.00	0.00	0.00
	Acct:				
	BONETA L BORRERO	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	2,000.00	2,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-17				
	DANIEL P FOSTER ESQ**	3,080.00	3,080.00	0.00	0.00
	Acct:				
	AMERICAN HONDA FINANCE CORP*	6,440.35	6,440.35	0.00	6,440.35
	Acct: 5675				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 1589				
					6,440.35
Unsecured					
	ECMC(*)	0.00	6,100.00	0.00	6,100.00
	Acct: 1589				
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 0005				
	AES/PHEAA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0007				
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 0002				
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 0003				
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 0008				
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 0001				
	QUANTUM3 GROUP LLC AGNT - COMENI	328.33	283.76	0.00	283.76
	Acct: 1671				
	COMMERCIAL ACCEPTANCE++	0.00	0.00	0.00	0.00
	Acct: 7768				
	KOHL'S	0.00	0.00	0.00	0.00
	Acct: 0274				
	AMERICAN INFOSOURCE LP AGENT FOR	862.01	745.00	0.00	745.00
	Acct: 0001				
	AMERICAN HONDA FINANCE CORP*	3,322.21	2,871.25	0.00	2,871.25
	Acct: 5675				
	CARLOS BORRERO	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL J GRAML ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SN SERVICING CORP(*)	0.00	0.00	0.00	0.00
	Acct:				
	TUCKER ARENSBERG PC	0.00	0.00	0.00	0.00
	Acct:				
					10,000.01

TOTAL PAID TO CREDITORS

89,995.14

TOTAL CLAIMED

PRIORITY 6,440.35

SECURED 17,587.68

UNSECURED 4,512.55

Date: 08/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BONETA L BORRERO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-10555 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Boneta L. Borrero
DebtorCase No. 15-10555-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar

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Date Rcvd: Aug 26, 2020

Form ID: pdf900

Total Noticed: 33

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db +Boneta L. Borrero, 9213 Route 89, North East, PA 16428-5251
 cr Carl Borrero, 931 Oakmont Avenue, Erie, PA 16505-3245
 cr MTGLQ INVESTORS, L.P.c/o Shellpoint Mortgage Servi, PO Box 10826,
 Greenville, SC 29603-0826
 cr +MTGLQ Investors LP, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
 Warrington, PA 18976-3403
 sp +Michael J. Nies, 504 State Street, 3rd Floor, Erie, PA 16501-1190
 md Norman E. Gilkey, Babst, Calland, Clements & Zomnir, P.C., Two Gateway Center, 7th Floor,
 Pittsburgh, PA 15222
 14048698 +Aes / Brazos / Us Bank, Po Box 61047, Harrisburg, PA 17106-1047
 14048699 +Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
 14048700 +Aes / Pheaa Ke, PO Box 61047, Harrisburg, PA 17106-1047
 14110964 Chautauqua County Dept. of Finance, 3 North St, Mayville, NY 14757-1007
 14048704 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040,
 Saint Louis, MO 63179-0040
 14048707 +Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
 14335302 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14048711 +KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14048712 Kohls / Capone, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
 14189287 MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 14048713 +Ob-Gyn Associates of Erie PC, 311 West 24th Street, Suite 303, Erie, PA 16502-2666
 14072135 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14048714 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Us Bank, Po Box 108, St Louis, MO 63166)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bknotices@sns.com Aug 27 2020 05:03:43
 U.S. Bank Trust National Association as Trustee of, c/o SN Servicing Corp., 323 5th Street,
 Eureka, CA 95501-0305
 cr +E-mail/Text: bknotices@sns.com Aug 27 2020 05:03:43
 U.S. Bank Trust National Association, as Trustee o, c/o SN Servicing Corp., 323 5th Street,
 Eureka, CA 95501-0305
 14048701 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 27 2020 05:02:44 American Honda Finance,
 Po Box 168088, Irving, TX 75016
 14059666 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 27 2020 05:02:44
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088, 866-716-6441
 14093284 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 27 2020 05:05:06
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14048705 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:17 Comenity Bank / Chadwicks,
 Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
 14048706 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:18 Comenity Bank / Express,
 Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
 14048709 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 27 2020 05:01:03 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 14048702 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 27 2020 05:06:35 Chase Card,
 Po Box 15298, Wilmington, DE 19850
 14048703 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 27 2020 05:06:35 Chase Mortgage,
 Po Box 24696, Columbus, OH 43224
 14128486 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 27 2020 05:04:37
 JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
 14089919 E-mail/Text: bnc-quantum@quantum3group.com Aug 27 2020 05:01:29
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14896786 +E-mail/Text: bknotices@sns.com Aug 27 2020 05:03:43 U.S. Bank Trust National Association,
 c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
 14048715 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2020 05:00:24
 Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, National Association
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 14048710* +Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806,
 Pittsburgh, PA 15222-4027
 14048708* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 33

Date Rcvd: Aug 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
andygornall@latoufflawfirm.com
Brian E. Caine on behalf of Creditor U.S. Bank Trust National Association, as Trustee of
Chalet Series III Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Cynthia Morrow on behalf of Creditor MTGLQ INVESTORS, L.P.c/o Shellpoint Mortgage Serving
cynthia.morrow@shellpointmtg.com
Daniel P. Foster on behalf of Plaintiff Boneta L Borrero dan@mrdebtbuster.com,
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Boneta L. Borrero dan@mrdebtbuster.com,
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
Jillian Nolan Snider on behalf of Creditor U.S. Bank Trust National Association, as Trustee
of Chalet Series III Trust jsnider@tuckerlaw.com, agilbert@tuckerlaw.com
Kurt D. Gustafson on behalf of Defendant Chautauqua County Real Property Tax
gustafsk@co.chautauqua.ny.us
Michael J. Graml on behalf of Creditor Carl Borrero mattorney@neo.rr.com, mjgraml@verizon.net
Norman E. Gilkey on behalf of Mediator Norman E. Gilkey ngilkey@bccz.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Miller on behalf of Creditor MTGLQ INVESTORS, L.P.c/o Shellpoint Mortgage Serving
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William E. Miller on behalf of Creditor MTGLQ Investors LP wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 14